

**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

IN RE: **VIJAY JHAVERI DETRES**

SSN xxx-xx-2229

KARYNA SIFUENTES SANTIAGO

SSN xxx-xx-3140

Debtor(s)

CASE NO: **24-05456-ESL**

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: **12/16/2024**

First Meeting Date: **01/16/2025 at 10:20AM**

Days From Petition Date: **32**

341 Meeting Date: **01/16/2025 at 10:20AM**

910 Days Before Petition: **06/20/2022**

Confirmation Hearing Date: **02/19/2025 at 10:30AM**

Chapter 13 Plan Date: **12/16/2024** Amended

Plan Base: **\$33,000.00** Plan Docket #**2**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) Received or Evidence shown at meeting:

Total Paid In: **\$550.00**

Check/MO# _____

Date: _____ Amount: \$ _____

*APPERANCES: Telephone Video Conference

Debtor: Present Absent ID & Soc. OK

Joint Debtor: Present Absent ID & Soc. OK

Examined Not Examined under Oath

Examined Not Examined under Oath

Attorney for Debtor(s): Not Present Present

Name of Attorney Present (Other than Attorney of Record): _____

Pro-se

Creditor(s) Present None

*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO***

Total Agreed: **\$4,000.00** Paid Pre-Petition: **\$497.00** Outstanding (Through the Plan): **\$3,503.00**

*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor's/s' Commitment Period: Under Median Income 36 months Above Median Income 60 months §1325(b)(1)(B)
Projected Disposable Income: **\$ 0.00**

The Trustee cannot determine debtor's/s' commitment period at this time.

If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$21,727.00

The Trustee: NOT OBJECTS OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 35 %

§341 Meeting CONTINUED NOT HELD CLOSED

HELD OPEN FOR ____ DAYS until _____ pursuant to 1308. After this date the meeting is deemed CLOSED.

§341 Meeting Rescheduled for: _____

Access via Zoom 341 Meeting Information Meeting ID: 842 075 7565 Passcode: 8744010630 ***Dedicated Phone: (939) 545-9003.

***As per UST Guideline for ZOOM 341 meeting Debtors and their attorneys must appear by video.

Comments:

***TRUSTEE'S OBJECTIONS TO CONFIRMATION:** NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

Debtors must submit evidence to support the \$1,385.00 recurrent medical monthly expenses. These expenses are related to his daughter.

[1325(a)(4)] Plan fails Creditors Best Interest Test.

Schedule AB will be amended to correct joint debtor's interest over the inheritance (grandfather's estate).

Debtor represents her father in such estate. Debtor's father was one of 3 siblings.

Debtor is one of 3 siblings as well.

The case's liquidation value is subject to change.

BIT COINS

*1) Please provide detailed evidence of Debtor's Coinbase portfolio/wallet (including, but not limited to, all crypto assets, the name and/or acronym of each asset, the balance of each asset, and number of crypto shares held for each asset).

*2) Please provide detailed evidence of Debtor's Binance portfolio/wallet (if any) (including, but not limited to, all crypto assets, the name and/or acronym of each asset, the balance of each asset, and number of crypto shares held for each asset).

*3) Please provide detailed evidence of Debtor's Crypto.com a.k.a. CRO portfolio/wallet (if any) (including, but not limited to, all crypto assets, the name and/or acronym of each asset, the balance of each asset, and number of crypto shares held for each asset).

*(If Debtor were to provide a screenshot from a mobile application, please ensure that the photo is clear, intelligible, and unedited.)

4) Please confirm Debtor's participation with other cryptocurrency portfolios including, but not limited to, Mycelium, Moonpay, Exodus, Trezor, Robinhood, and Forex.

5) Provide a copy of Debtor's Coinbase transaction history for the 6 months prior to the filing of the petition and through the date of this request.

6) Provide a copy of Debtor's Binance transaction history for the 6 months prior to the filing of the petition and through the date of this request.

7) Provide a copy of Debtor's Crypto.com a.k.a. CRO transaction history for the 6 months prior to the filing of the petition and through the date of this request.

8) Please amend Schedule A/B to disclose Debtor's participation for each crypto asset disclosed or previously omitted.

[1325(a)(5)] Plan fails to comply with required treatment of allowed Secured Claims.

The plan fails to include a provision for BPPR's pre petition arrears (Claim no. 2 \$1,330.16).

[1325(a)(6)] Feasibility – Debtor(s) does not has/have the capacity to make proposed plan payments.

Debtor's income in Schedule I appears to be overstated. Per evidence submitted for evaluation (December 2024 pay stub year to date field), Debtor made an average of \$7,340.20 versus the \$7,608.00 included in Schedule I. The Trustee notes that the \$7,340.20 includes the Christmas Bonus and MIP funds (incentives received during the year). Debtor's capacity to make plan payments as proposed is questionable.

*OTHER COMMENTS / OBJECTIONS

LOCAL HOMESTEAD CASE Debtors submitted evidence of having complied with article 9 of the Local Home Protection Act.

MEANS TEST: Trustee to verify the deductions in the form. There might be PDI.

/s/ Jose R. Carrion, Esq. Meeting Date: Jan 16, 2025
 Trustee

/s/ Nannette Godreau, Esq., Presiding Officer

Last Docket Verified: 10 Last Claim Verified: 3 **Case Administrator: Juliel Perez**